

**Information to identify the case:**

Debtor 1	<b>JAMIE SPRAGUE</b>		Social Security number or ITIN xxx-xx-6322	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court		District of New Jersey		
Case number: <b>18-12294-SLM</b>				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

JAMIE SPRAGUE

5/11/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 JAMIE SPRAGUE  
 Debtor

Case No. 18-12294-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 47

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db JAMIE SPRAGUE, 303 SANTA FE TRAIL, HOPATCONG, NJ 07849  
 517318216 +CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 517318217 Citi Cards, PO BOX 9001037, Louisville, KY 40290-1037  
 517318225 +FAUSTO VELECELA GUAMAN, 339 VALLEY RD 2, WEST ORANGE, NJ 07052-5350  
 517318223 +FAUSTO VELECELA GUAMAN, 339 VALLEY RD2, WEST ORANGE, NJ 07052-5350  
 517318222 +FAUSTO VELECELA GUAMAN, 339 VALLLEY RD2, WEST ORANGE, NJ 07052-5350  
 517318224 +FAUSTO VELECELA GUAMAN, 329 VALLEY RD 2, WEST ORANGE, NJ 07052-5302  
 517318221 +FAUSTO VELECELA GUAMAN, 329 VALLEY RD2, WEST ORANGE, NJ 07052-5302  
 517318226 FULTON BANK OF NJ, PO BOX 790408, Saint Louis, MO 63179-0408  
 517318227 HOME DEPOT CREDIT SERVICES, DEPT. 32-2190696199, PO BOX 9001030, LOUISVILLE, KY 40290-1030  
 517318228 +HOME DEPOT PROJECT LOAN, PO BOX 29429, Atlanta, GA 30359-0429  
 517318229 +HOME POINT FINANCIAL, 1194 OAK VALLED DRIVE, Ann Arbor, MI 48108-8942  
 517318232 +REGIONS BANK, ALABAM BANKING CORP, PO BOX 29429, Atlanta, GA 30359-0429  
 517318233 +REGIONS BK/GREENSKY CR, 1797 NORTHEAST EXPY NE, BROOKHAVEN, GA 30329-7803  
 517318234 SMAC, PO BOX 2092, Memphis, TN 38101-2092  
 517318235 STATE OF NJ DEPARTMENT OF PENSIONS, PO BOX295, TRENTON, NJ 08625-0295  
 517318236 +STATE OF NJ DEPARTMENT OF THE TREASURY, CN 002, TRENTON, NJ 08625-0002  
 517318251 +VELECELAS CONSTRUCTION, C/O FAUSTO VELECELA GUAMAN, 329 VALLEY RD 2, WEST ORANGE, NJ 07052-5302  
 517318253 VERIZON WIRELESS, PO BOX 6500051, DALLAS, TX 75265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 23:56:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2018 23:56:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 cr +EDI: BL-TOYOTA.COM May 12 2018 03:34:00 Toyota Motor Credit Corporation, Attn Becket & Lee, LLP, PO Box 3001 Dept., Malvern, PA 19355-0701  
 517318209 +EDI: TSYS2.COM May 12 2018 03:34:00 BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803  
 517318210 EDI: TSYS2.COM May 12 2018 03:34:00 BARNES & NOBLE, PO BOX 13337, Philadelphia, PA 19101-3337  
 517318212 EDI: CAPITALONE.COM May 12 2018 03:34:00 CAPITAL ONE, 15000 CAPITAL ONE DRIVE, RICHMOND, VA 23238  
 517318211 EDI: CAPITALONE.COM May 12 2018 03:34:00 CAPITAL ONE, 15000 CAPTIALONE DRIVE, RICHMOND, VA 23238  
 517318213 EDI: CAPITALONE.COM May 12 2018 03:34:00 CAPITAL ONE BANK USA NA, PO BOX 6492, Carol Stream, IL 60197-6492  
 517318215 EDI: RMSC.COM May 12 2018 03:34:00 CARECREDIT, PO BOX 960061-0061, ORLANDO, FL 32896-0061  
 517318218 +EDI: CITICORP.COM May 12 2018 03:34:00 CITI CARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 517318219 +EDI: WFNNB.COM May 12 2018 03:34:00 COMENITY VICTORIAS SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789  
 517318230 EDI: IRS.COM May 12 2018 03:34:00 INTERNAL REVENUE SERVICE, PO. BOX 7346, PHILADELPHIA, PA 19101-7346  
 517318231 EDI: RMSC.COM May 12 2018 03:34:00 QCARD/SYNCHRONY BANK, PO BOX 530905, Atlanta, GA 30353-0905  
 517318237 +EDI: RMSC.COM May 12 2018 03:34:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015  
 517318238 +EDI: RMSC.COM May 12 2018 03:34:00 SYNCB/CARE CREDIT, 950 FORRER BLVD, KETTERING, OH 45420-1469  
 517318239 +EDI: RMSC.COM May 12 2018 03:34:00 SYNCB/QVC, PO BOX 965018, ORLANDO, FL 32896-5018  
 517318240 +EDI: RMSC.COM May 12 2018 03:34:00 SYNCB/TJX COS, PO BOX 965005, ORLANDO, FL 32896-5005  
 517318241 +EDI: RMSC.COM May 12 2018 03:34:00 SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024  
 517318242 EDI: RMSC.COM May 12 2018 03:34:00 SYNCRONY BANK, PO BOX 105972, Atlanta, GA 30348-5972  
 517318243 EDI: RMSC.COM May 12 2018 03:34:00 SYNCRONY BANK/AMAZON, PO BOX 960013, Orlando, FL 32896-0013  
 517319533 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517318244 +EDI: WTRRNBNK.COM May 12 2018 03:34:00 TD BANKUSA/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
 517318245 EDI: RMSC.COM May 12 2018 03:34:00 TJX REWARDS/SYNCB, PO BOX 530948, Atlanta, GA 30353-0948  
 517318246 +EDI: TFSR.COM May 12 2018 03:33:00 TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004  
 517446692 EDI: BL-TOYOTA.COM May 12 2018 03:34:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517318220 EDI: USBANKARS.COM May 12 2018 03:33:00 ELAN FINANCIAL SERVICES, PO BOX 108, SAINT LOUIS, MO 63166

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 47

Date Rcvd: May 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517318252 +EDI: VERIZONCOMB.COM May 12 2018 03:35:00 VERIZON, PO BOX 4003, Acworth, GA 30101-9004  
TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517318214\* CAPITAL ONE BANK USA NA, PO BOX 6492, Carol Stream, IL 60197-6492  
517318247\* +TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004  
517318248\* +TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004  
517318249\* +TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004  
517318250\* +TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmllawgroup.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net  
Thomas M. Brady, Jr. on behalf of Debtor JAMIE SPRAGUE tbradylaw@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5